

Employee Post-Travel Disclosure of Travel Expenses

Date/Time Stamp:
RECEIVED
SECRETARY OF THE SENATE
PUBLIC RECORDS

Post-Travel Filing Instructions: Complete this form within 30 days of returning from travel. Submit all forms to the Office of Public Records in 232 Hart Building.

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In compliance with Rule 35.2(a) and (c), I make the following disclosures with respect to travel expenses that have been or will be reimbursed/paid for me. I also certify that I have attached:

- ☒ The **original** *Employee Pre-Travel Authorization* (Form RE-1), **AND**
- ☒ A **copy** of the *Private Sponsor Travel Certification Form* with all attachments (itinerary, invitee list, etc.)

Consumers' Research

Private Sponsor(s) (list all):

Travel date(s): 07/08/2018 - 07/11/2018

Name of accompanying family member (if any): N/A

Relationship to Traveler: ☐ Spouse ☐ Child

IF THE COST OF LODGING **DID NOT INCREASE** DUE TO THE ACCOMPANYING SPOUSE OR DEPENDENT CHILD, ONLY INCLUDE LODGING COSTS IN EMPLOYEE EXPENSES. (Attach additional pages if necessary.)

Expenses for Employee:

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate	\$492.71	\$304.11	\$204	
<input checked="" type="checkbox"/> Actual Amount				

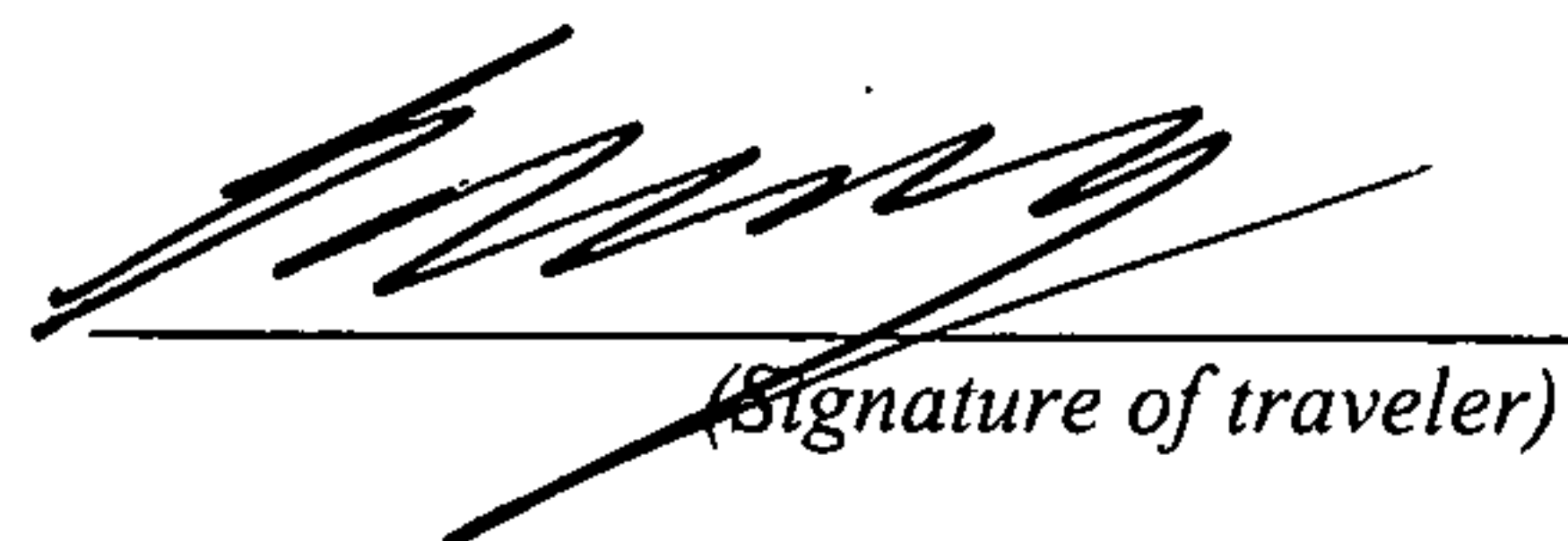
Expenses for Accompanying Spouse or Dependent Child (if applicable):

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate				
<input type="checkbox"/> Actual Amount				

Provide a description of all meetings and events attended. See Senate Rule 35.2(c)(6). (Attach additional pages if necessary.): The conference was comprised of a series of working groups, panels, and presentations on consumer financial protection law and how best to improve consumer protections without depriving consumers of choices.

9/20/18
(Date)

Gerald Huang
(Printed name of traveler)


(Signature of traveler)

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER:

I have made a determination that the expenses set out above in connections with travel described in the *Employee Pre-Travel Authorization* form, are necessary transportation, lodging, and related expenses as defined in Rule 35.

(Date)


(Signature of Supervising Senator/Officer)

EMPLOYEE PRE-TRAVEL AUTHORIZATION

Date/Time Stamp:

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Pre-Travel Filing Instructions: Complete and submit this form at least 30 days prior to the travel departure date to the **Select Committee on Ethics in SH-220**. Incomplete and late travel submissions will not be considered or approved. This form must be typed and is available as a fillable PDF on the Committee's website at ethics.senate.gov. Retain a copy of your entire pre-travel submission for your required post-travel disclosure.

Name of Traveler: Gerald Huang

Employing Office/Committee: Office of Senator David Perdue

Private Sponsor(s) (list all): Consumers' Research

Travel date(s): 07/08/2018 - 07/11/2018

Note: If you plan to extend the trip for any reason you must notify the Committee.

Destination(s): Bretton Woods, NH

Explain how this trip is specifically connected to the traveler's official or representational duties:

I am Senator Perdue's legislative assistant for the Senate Banking committee and the 2018 Bretton Woods Summit is focused on a diverse dialogue on consumer well-being in the financial services sector

Name of accompanying family member (if any): _____

Relationship to Employee: ☐ Spouse ☐ Child

I certify that the information contained in this form is true, complete and correct to the best of my knowledge:

6/8/18
(Date)

[Signature]
(Signature of Employee)

TO BE COMPLETED BY SUPERVISING SENATOR/OFFICER (President of the Senate, Secretary of the Senate, Sergeant at Arms, Secretary for the Majority, Secretary for the Minority, and Chaplain):

I, David Perdue hereby authorize Gerald Huang
(Print Senator's/Officer's Name) (Print Traveler's Name)

an employee under my direct supervision, to accept payment or reimbursement for necessary transportation, lodging, and related expenses for travel to the event described above. I have determined that this travel is in connection with his or her duties as a Senate employee or an officeholder, and will not create the appearance that he or she is using public office for private gain.

I have also determined that the attendance of the employee's spouse or child is appropriate to assist in the representation of the Senate. (signify "yes" by checking box) ☐

6/8/18
(Date)

[Signature]
(Signature of Supervising Senator/Officer)

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The Senate Member, officer, or employee **MUST** also provide a copy of this form, along with the appropriate travel authorization and reimbursement form, to the Office of Public Records (OPR), Room 232 of the Hart Building, within thirty (30) days after the travel is completed.

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☐ (A) The trip is for attendance or participation in a one-day event (exclusive of travel time and **one** overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip.

☐ (B) The trip is for attendance or participation in a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip (see questions 6 and 10).

☐ (C) The trip is being sponsored only by an organization or organizations designated under § 501(c)(3) of the Internal Revenue Code of 1986 and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *at any point* throughout the trip.

If the trip includes two overnight stays, please explain why the second night is practically required for Senate invitees to participate in the travel:

11. ☒ An itinerary for the trip is attached to this form. I *certify* that the attached itinerary is a detailed (hour-by-hour), complete, and final itinerary for the trip.

Consumers' Research (CR), a 501(c)(3) nonprofit focused on consumer education, is the sole organizer for the event. CR identified and invited a thoughtful and diverse balance of participants from public, private, non-profit entities and perspectives that relate to CR's consumer education and protection mission.

CR is an independent educational 501(c)(3) nonprofit organization whose mission is to increase the knowledge and understanding of issues, policies, products, and services of concern to consumers.

CR sponsored two House or Representatives staff members in 2016 for the same event.

PRIVATE SPONSOR TRAVEL CERTIFICATION FORM
SIGNATURE PAGE FOR ADDITIONAL SPONSOR
(to be completed by each additional sponsor)

I hereby *certify* that the information contained on pages 1-4 of the certification form and any accompanying addenda, all submitted in connection with the _____ trip
Dates of Travel (Month Day, Year)
to _____ is true, complete, and correct.
Place of Travel

Signature of Travel Sponsor: _____
Name and Title: _____
Name of Organization: _____
Address: _____
Telephone Number: _____
Fax Number: _____
E-mail Address: _____

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Instructions

(Do not file the Instructions with OPR)

General Instructions

- The Senate Select Committee on Ethics (“Ethics Committee”) has developed guidelines for evaluating privately-sponsored trips and for judging whether trip expenses are reasonable. Trip sponsors should consult the *Senate Select Committee on Ethics’ Regulations and Guidelines for Privately-Sponsored Travel*, including the *Glossary of Terms*, prior to filling out the *Private Sponsor Travel Certification Form* and contact the Ethics Committee at (202) 224-2981 with any additional questions. The Ethics Committee will make the final determination as to whether the expenses incurred during a privately-sponsored trip are reasonable.
- If there are multiple sponsors, they should jointly complete one *Private Sponsor Travel Certification Form* for the trip. Each travel sponsor should complete the signature block.
- When evaluating a trip proposal and judging the reasonableness of expenses, the Ethics Committee will consider the following factors:
 - a. the stated mission of the organization sponsoring the trip;
 - b. the organization’s prior history of sponsoring congressional trips, if any;
 - c. other educational activities performed by the organization besides sponsoring congressional trips;
 - d. whether any trips previously sponsored by the organization led to an investigation by the Select Committee on Ethics;
 - e. whether the length of the trip and the itinerary is consistent with the official purpose of the trip;
 - f. whether there is an adequate connection between a trip and official duties;
 - g. the reasonableness of the total amount spent by a sponsor of the trip;
 - h. whether there is a direct and immediate relationship between a source of funding and an event;
 - i. the maximum *per diem* rates for official Federal Government travel published annually by the General Services Administration, the Department of State, and the Department of Defense;
 - j. whether travel to a location or event is arranged or organized without regard to congressional participation, or whether it is specifically organized for Congressional staff; and
 - k. any other factor deemed relevant by the Select Committee on Ethics.

Consult the *Senate Select Committee on Ethics’ Regulations and Guidelines for Privately-Sponsored Travel*, including the *Glossary of Terms*, for further discussion of these factors.

- Responses to each question should be brief, consistent with the requirement to provide all relevant information. Attach additional pages, as necessary.
- To allow sufficient time for the Ethics Committee to review requests for privately sponsored travel, the participating Senate Members, officers, and employees must submit the completed form to the Ethics Committee at least **thirty (30) days** before the date of the proposed trip.

Filling out the Private Sponsor Travel Certification Form (Question by Question Instructions)

1. *Sponsor(s) of the trip (please list all sponsors):* A sponsor of a trip is any person, organization, or other entity contributing funds or in-kind support for the trip. A sponsor must have a significant role in organizing and conducting a trip and must have a specific organizational interest in the purpose of the trip. If Members, officers, and employees are participating in an event or fact-finding trip in connection with their duties, they may accept necessary travel expenses only from the event or trip sponsor.
2. *Description of the trip:* Provide a brief statement about the purpose of the trip.
3. *Dates of travel:* Provide the dates of departure and return.
4. *Place of travel:* Provide the destination(s) for the trip.
5. *Name and titles of Senate invitees:* Provide the name and title for each Senate Member, officer, or employee who is invited on the trip.
6. *I certify that the trip fits one of the following categories:* A Senate Member, officer, or employee may accept privately sponsored travel only from sponsor(s) of a trip that fits one of the categories listed. Consult the instructions for question 9 to determine if the trip meets the lobbyist accompaniment standard.
7. *Financing of the trip, earmarked funds and in-kind contributions:* Senate Members, officers, and staff may not accept privately-sponsored travel funded by a registered lobbyist or foreign agent. Members, officers, and staff may not participate in privately-sponsored travel when the sponsors accept funds or in-kind contributions earmarked for this particular trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal. Earmarking includes any direction, agreement, or suggestion -- formal or informal -- to use donated funds, goods, services, or other in-kind contributions for a particular trip or purpose.
8. *Lobbyist/agent of a foreign principal involvement:* Senate invitees may not participate in trips planned, organized, arranged, or requested by a lobbyist or foreign agent in more than a *de minimis* way, which means negligible or inconsequential. It would be considered inconsequential for one or more lobbyists or foreign agents to serve on the board of an organization that is sponsoring travel, as long as the lobbyists or foreign agents are not involved in the trip. It is also permissible for a lobbyist to respond to a trip sponsor's request to identify Senate invitees with interest in a particular issue relevant to a planned trip. However, a lobbyist is not allowed to solicit or initiate communication with a trip sponsor, have control over which Senate employees are invited on a trip, extend or forward an invitation to a participant, determine the trip itinerary, or be mentioned in the invitation.

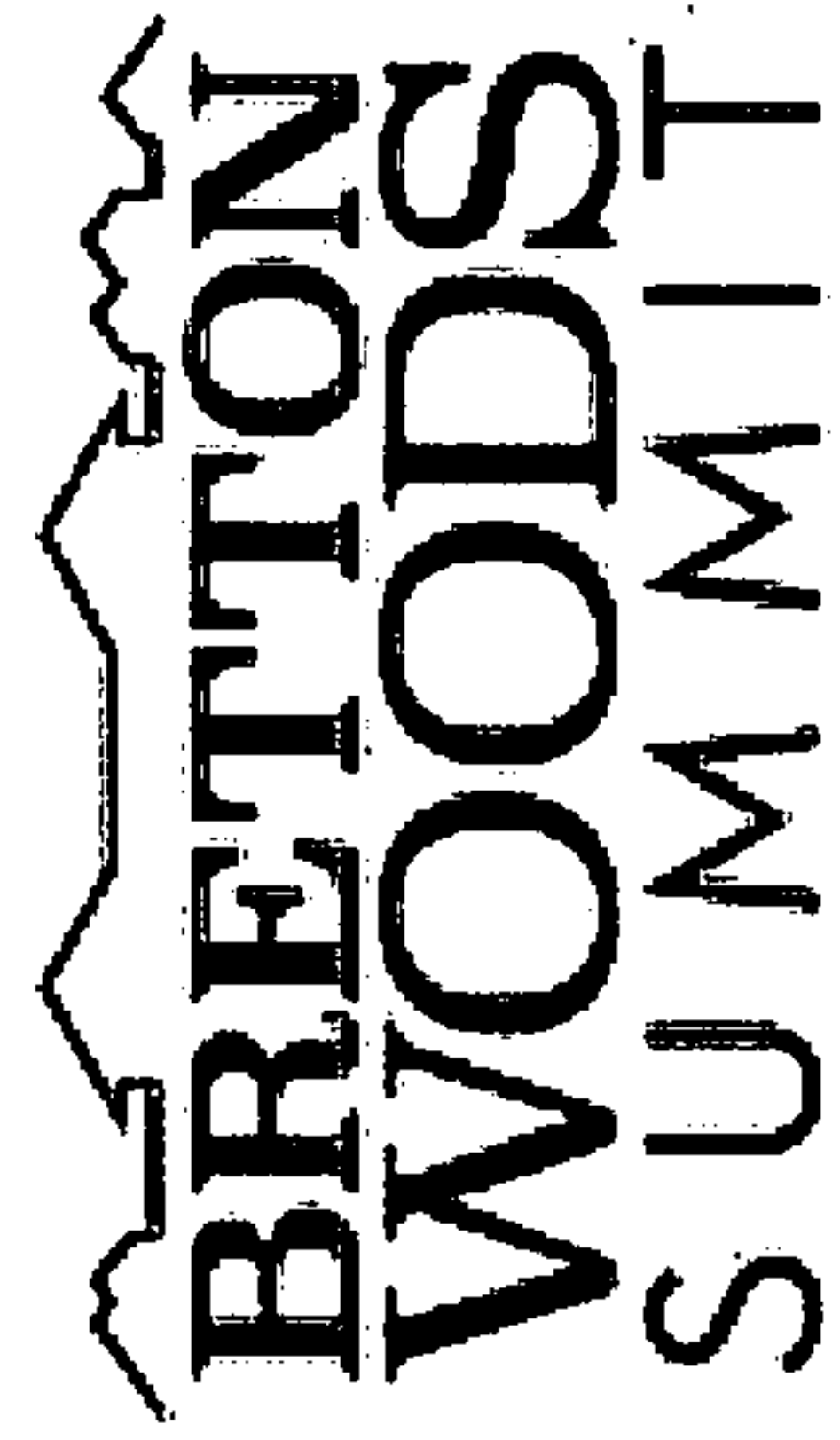
Example: A trip sponsor that is a § 501(c)(3) non-profit organization asks a lobbyist to recommend staffers who might be most interested in joining a trip to the U.S.-Mexican border. If a lobbyist knows a staffer who has a particular interest in the DEA's activities at the border, then providing that information (in light of the trip sponsor's request), in and of itself, would not exceed a *de minimis* level of participation, and would be permitted. However, it would not be permissible for the lobbyist to initiate contact with the trip sponsor to suggest that a particular Senate staffer be invited or forward an invitation to that staffer. Consult the instructions for question 9 to determine if the trip meets the lobbyist accompaniment standards.

9. *Lobbyist/agent of a foreign principal accompaniment standards:* Senate Members, officers, and staff may not accept privately-sponsored travel from an entity that retains or employs one or more federally-registered lobbyists or foreign agents unless one of the listed scenarios applies. *At any segment of the trip* means lobbyists may not accompany the Senate invitee for parts of the travel to and from the event (not at the event itself or the location being visited). *At any point throughout the trip* means lobbyists may not accompany Senate invitees at any point to and from the event, at the event itself, or at the location being visited, other than in a *de minimis* way. This is a broader prohibition than the *at any segment of a trip* standard.

"De minimis" exception: Both lobbyist/agent of a foreign principal "accompaniment" prohibitions include a *de minimis* exemption. *De minimis* means negligible or inconsequential. The mere coincidental presence of a lobbyist or foreign agent at an event would likely be considered *de minimis*. But in making the final determination, the Ethics Committee will consider the totality of the circumstances, including the amount of time lobbyists or foreign agents are present at the event; the amount of direct contact they have with Senate invitees; and the amount of control a trip sponsor has over their presence or contact with Senate guests. For example, if the trip includes attendance at an event considered widely-attended under Rule 35(1)(c)(18), the trip sponsor is unlikely to know all attendees present. Thus, it is likely to be permissible for such widely-attended events to include both a Senate guest and a lobbyist. Similarly, an organization cannot possibly know all the other passengers taking the same flight or other common carrier to a given destination. Accordingly, the sponsor does not need to certify that it knows for certain that no lobbyist or foreign agent will be on such a common carrier.

10. *If travel includes two overnight stays:* The Ethics Committee may approve two overnight stays for trips sponsored by an entity that employs or retains one or more lobbyists or foreign agents under certain conditions. Consult Committee regulations for additional information.
11. *An itinerary for the trip is attached to this form:* The Ethics Committee will not review the trip request without a detailed (hour-by-hour), complete and final itinerary for the trip. As a general matter, the Ethics Committee advises that each travel day contain a minimum of 6 hours of officially-related activities for Senate invitees.
12. *Briefly describe the role of each sponsor in organizing and conducting the trip:* A sponsor must have a significant role in organizing and conducting a trip and must have a specific organizational interest in the purpose of the trip.
13. *Briefly describe the stated mission of each sponsor and how the purpose of the trip relates to that mission:* Provide a brief description of the stated mission of each sponsor and how it relates to the trip.
14. *Briefly describe each sponsor's prior history of sponsoring congressional trips:* Provide a brief discussion of the sponsor's history of sponsoring congressional travel. It is not necessary to list every trip.
15. *Briefly describe the educational activities performed by each sponsor (other than sponsoring congressional trips):* Provide a brief description of the educational activities performed by each sponsor. It is not necessary to list every individual activity; the description may be by kind or category of educational activity involved.
16. *Total expenses for each participant:* Indicate whether the figures provided are actual amounts or good faith estimates by checking the appropriate box. All trip expenses should be included. Expenses other than those for transportation, lodging, and meals must be individually listed and specified. Attach additional pages as necessary.

17. *Congressional participation:* For events that are arranged without regard to congressional participation (for example, annual meetings, conferences, seminars, and symposiums of trade associations, professional societies, business associations, and other membership organizations), the Ethics Committee may, but is not required to, allow Senate Members, officers, and employees to accept lodging and meal expenses that are commensurate with what is customarily provided to non-congressional attendees in similar circumstances. For events specifically arranged around congressional participation, lodging, meal expenses and other expenses must be "reasonable" in accordance with Ethics Committee regulations.
18. *Reason for selecting the location of the event or trip:* The location of the trip *must be related to its purpose*. A brief but detailed description of the reason for the selection of the location must be provided.
19. *Name and location of hotel or other lodging facility:* Include the exact name and address of the hotel or other lodging facility.
20. *Reasons for selecting hotel or other lodging facility:* Provide an explanation of the sponsor's rationale for selecting the particular lodging, include information such as proximity to the airport or site to be visited.
21. *Describe how the daily expenses for lodging, meals, and other expenses provided to trip participant compare to the maximum per diem rates for official Federal Government travel:* Where feasible and available, trip expenses for lodging and meals should generally be comparable to the government *per diem* rates. The circumstances surrounding a particular trip may legitimately require lodging and meal expenses to exceed these rates. Consult the Ethics Committee regulations for additional information.
22. *Describe the type and class of transportation being provided:* While coach or business-class fare may be accepted, first-class fare for any mode of transportation may be permitted only under limited conditions and only with specific prior written approval by the Ethics Committee. Transportation on a private or charter aircraft is not permitted for privately-sponsored travel under any circumstances.
23. *Expenses for recreational activity, alcohol, or entertainment:* The only recreational or entertainment activities that will be approved by the Ethics Committee are those that are provided to all attendees and are an integral part of an event. Alcoholic beverages are not considered to be a reasonable expense.
24. *List any entertainment that will be provided to, paid for or reimbursed to Senate invitees and explain why the entertainment is an integral part of the event:* Entertainment expenses that are not provided to all attendees and deemed an integral part of the event will not be approved by the Ethics Committee.
25. *Certification:* The trip sponsor *must* sign the form and certify that the information is true, complete, and correct. For trips with more than one sponsor, each additional sponsor *must* complete its own signature page and certify that the information contained in the form is true, complete, and correct.



Omni Mount Washington Resort
310 Mount Washington Hotel Rd, Bretton Woods, NH 03575
Sunday, July 8, 2018 – Wednesday, July 11, 2018

Agenda

Time	Description	Location
Arrival: Sunday, July 8, 2018		
3:06 pm	Flight departs	DCA
4:42 pm	Flight lands	MHT
6:45 pm	Expected arrival at Omni Mt. Washington	Great Hall
4:00 – 7:00 pm	Registration & Check-in	Great Hall
7:00 – 9:00 pm	Welcome Reception (no alcohol will be purchased for government employees) <i>Keynote Address:</i> Tom Miller, Jr. on The History and Impact of the 1972 National Commission on Consumer Finance	Veranda
Day 1: Monday, July 9, 2018		
8:00 – 9:00 am	Breakfast	Jefferson Room

Time	Description	Location
9:00 – 10:00 am	<p>Opening Remarks & Introductions: “Consumer Protection vs. Consumer Wellbeing: Is there a difference and does it matter?”</p> <p>An introduction to the purpose and themes of the 2018 Bretton Woods Summit. What is the difference between consumer protection and consumer wellbeing? How do our individual perspectives of these concepts impact how we approach our work? What can we learn from how others perceive and approach these concepts?</p> <p><i>Kyle Burgess, Executive Director – Consumers’ Research</i></p> <p>Intros & Ice Breakers</p>	Reagan Room
10:00 – 11:00 am	<p>Session 1a (panel discussion): Moving Past Dodd-Frank: Reexamining and redefining consumer protection in a post “post-crisis” era</p> <ul style="list-style-type: none">Each year since the passage of Dodd-Frank, industry stakeholders have assessed the advantages and disadvantages of the Act, but the conversation seems stuck on a loop. What <i>precisely</i> do we mean by the term “consumer protection”? Stripping away the politics, what economic and data-driven insights have we learned with eight years of post-crisis hindsight? What have we learned from enforcement actions? How have consumers fared from an economic perspective? From a risk perspective? Is there room for improvement? <p><i>Moderator:</i> Kyle Burgess, Consumers’ Research</p> <p><i>Panelists:</i></p> <ul style="list-style-type: none">Todd Zywicki, Professor of Law at George Mason University Antonin Scalia School of LawJanis Pappalardo, Federal Trade CommissionTony Alexis, Goodwin Procter and former Assistant Director, CFPB, Head of Enforcement	Reagan Room

Time	Description	Location
11:00 – 12:30pm	Session 1b (working groups): Session 1a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study	Reagan Room & Adams Room
12:30 – 1:30 pm	Lunch	Jefferson Room
1:30 – 2:30 pm	Session 2a (panel discussion): Consumer Financial Access & Wellbeing: Assessing financial inclusion efforts and the long-run effects of consumer financial policies and regulations What are the financial access and inclusion challenges in the U.S.? What is being done to address these issues? Have there been unintended consequences from these efforts on consumer financial access and economic welfare? Looking at the data, what are some examples of this challenge in the financial services sector? Are there ways we can prevent or mitigate this? Is this a systemic problem or a case-by-case issue? <i>Moderator:</i> Kyle Burgess, Consumers’ Research <i>Panelists:</i> Scott Shuh, West Virginia University, formerly an economist for 26 years at the Federal Reserve of Boston Alexandra Taylor, Accion <ul style="list-style-type: none">Lydia Mashburn, The Cato Institute	Reagan Room
2:30 – 4:00 pm	Session 2b (working groups): Session 2a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study	Reagan Room & Adams Room
4:00 – 4:15 pm	Break	

Time	Description	Location
4:15 – 5:15 pm	<p>Session 3a (panel discussion): Evidence-Based Policymaking: The case for empirical support and impact analysis on consumer protection rules</p> <ul style="list-style-type: none"> What tools or mechanisms do we employ to assess the potential impacts of consumer protection policies and regulations? Are they effective? Can we improve them? What have research and case studies shown us about impact analyses? <p><i>Moderator:</i> Beau Brunson, Consumers' Research</p> <p><i>Panelists:</i></p> <ul style="list-style-type: none"> Jeff Schlagenhauf, Office of Management and Budget, Executive Office of the President of the United States Tom Miller, Jr., Jack R. Lee Chair in Financial Institutions and Consumer Finance at Mississippi State University & Senior Affiliated Scholar at The Mercatus Center Gerald Huang, Office of Senator Purdue 	Reagan Room
5:15 – 6:00 pm	Break	
6:00 – 7:00 pm	Reception (no alcohol will be purchased for government employees)	South Veranda
7:00 – 8:00 pm	<p>Dinner</p> <p><i>Speaker:</i> Scott Shuh, West Virginia University on Consumer Ownership of Personal Data</p>	South Veranda
Day 2: Tuesday, July 10, 2018		
8:00 – 9:00 am	Breakfast	Jefferson Room

Time	Description	Location
9:00 – 10:30 am	Recap of Day 1 Sessions & Key Takeaways (plenary discussion): Review and discuss session-specific and thematic takeaways from previous day’s sessions. Identify any overlooked issues, research gaps, or potential solutions.	Reagan Room
10:30 – 12:00pm	Session 3b (working groups): Session 3a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study	Reagan Room & Adams Room
12:00 – 1:00 pm	Packed Lunch	Pick up across from Reagan Room
1:00 – 3:00 pm	Extended Break/Personal Time	
3:00 – 4:00 pm	Session 4a (panel discussion): Regulatory Sandboxes: Fostering Innovation while balancing consumer protection <ul style="list-style-type: none">It’s one thing to talk about regulatory sandboxes in the abstract, but it’s another thing entirely to codify them. What <i>precisely</i> is a “regulatory sandbox”? How might one work (e.g. licensing, no action letters, or no enforcement letters)? How do we reach a common understanding of terms? What can case studies tell us about the advantages and disadvantages of regulatory sandboxes, particularly regarding consumer protection? <p><i>Moderator:</i> Beau Brunson, Consumers’ Research</p> <p><i>Panelists:</i></p> <ul style="list-style-type: none">Gerry Tsai, San Francisco Federal ReserveBrian Knight, The Mercatus Center at George Mason UniversityRon Hammond, Office of Representative Warren Davidson	Reagan Room

Time	Description	Location
4:00 – 5:30 pm	Session 4b (working groups): Session 4a follow-on working group session to identify and discuss existing research, major challenges, common ground, potential solutions, and topics requiring further discussion or study	Reagan Room & Adams Room
5:30 – 6:00 pm	Break	
6:00 – 7:00 pm	Reception (no alcohol will be purchased for government employees)	Princess Lounge
7:00 – 8:00 pm	Dinner <i>Speaker:</i> Todd Zywicki on The CFPB: the past, the present, and future	Dartmouth Room
Day 3: Wednesday, July 11, 2018		
7:30 – 9:00 am	Breakfast	Jefferson Room
9:00 – 10:00 am	Recap of Day 2 Sessions & Key Takeaways (plenary discussion): Review and discuss session-specific and thematic takeaways from previous day’s sessions. Identify any overlooked issues, research gaps, or potential solutions.	Reagan Room
10:00 – 11:00 am	Session 5a (plenary discussion): Synthesize individual session learning into “big picture” learning. What thematic consumer wellbeing challenges have been uncovered? Are there “big picture” issues that cause these challenges or do they exist in vacuum?	Reagan Room
11:00 – 12:00 pm	Session 5b (working groups): Session 5a follow-up working group session. Is there common ground among differing perspectives on “big picture” consumers wellbeing challenges? What are some potential solutions to addressing thematic consumer wellbeing challenges?	Reagan & Adams Room

Time	Description		Location
12:00 – 12:30 pm *	Session 6 (plenary discussion): Wrap-up and conclusion Present and discuss key takeaways from all sessions. Which areas need further study? Which areas need further discussion? What are some potential themes and topics to explore at the 2019 Bretton Woods Summit?		Reagan Room
*12:15 pm 3:09 pm 7:17 pm	*Depart Omni Mt. Washington (15 minutes before event conclusion) Flight departs Flight lands		Great Hall MHT DCA

Bretton Woods Summit Chatham House Rules: Participants are free to use the information received during the workshop, but neither the identity nor the affiliation of the speaker(s) may be revealed or attributed, unless permission to do so is granted by the speaker.

